AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1-30. (Cancelled)

31.   (Currently Amended) A method of electronically presenting bills for a customer, comprising:

subscribing the customer to a bill presentment system for receiving electronic bills and paper bills for the customer;

notifying a plurality of billers that the customer has subscribed to the bill presentment system, the billers including electronic-based billers and paper-based billers;

receiving, at a location, an electronic bill and a paper bill for the customer from of the billers;

scanning the paper bill received for the customer to generate electronic image information;

extracting first optical character recognition (OCR) data from the electronic image information by treating the electronic image information as a single zone;

searching the first OCR data for at least one numeric identifier of a type of the scanned paper bill;

identifying [[a]]the type of the scanned paper bill from the generated electronic image information by comparing optical character recognition (OCR) data generated from the electronic image the at least one numeric identifier to a list of types stored in a memory;

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extracting second OCR data from the electronic image information using a template corresponding to the identified bill type, wherein the template includes zone information for locating portions of the billing information;

~~extracting billing information from the electronic image information using a predefined template corresponding to the identified bill type, wherein the predefined template includes zone information for locating portions of the billing information;~~

extracting billing information from the second OCR data;

comparing the extracted billing information with known information;

based on the comparison, combining the electronic bill and the extracted billing information into a customer bill presentation; and

presenting the customer bill presentation to the customer.

32.   (Previously Presented) The method of claim 31, further comprising the steps of:

removing material other than billing information from the received paper bill;

forwarding documents from the received paper bill to the customer;

receiving a payment instruction from the customer; and

sending payment according to the payment instruction.

33.   (Previously Presented) The method of claim 32, wherein the sending comprises printing a physical check drawing funds from an account of the customer.

34.   (Previously Presented) The method of claim 33, further comprising printing a stored scanned image of a remittance stub.

35.   (Previously Presented) The method of claim 32, wherein the sending comprises of submitting an electronic payment.

36.   (Previously Presented) The method of claim 35, wherein the sending comprises submitting an electronic payment using one of an automated clearing house network, an automated teller machine network, or a credit card network.

37.   (Previously Presented) The method of claim 31, wherein scanning further comprises:

   extracting billing information from the electronic image information using optical character recognition and the predefined template; and

   extracting an image of a payment remittance stub from the paper bill.

38.   (Previously Presented)   The method of claim 31, further comprising presenting an electronic image of a paper bill upon receipt of a request from the customer.

39.   (Currently Amended) A method of electronically presenting and paying paper bills for a customer, comprising:

   receiving and processing a paper bill in a location for the customer;

   identifying the contents of the received paper bill;

   scanning the received paper bill to generate electronic image information;

extracting first optical character recognition (OCR) data from the electronic image information by treating the electronic image information as a single zone;

searching the first OCR data for at least one numeric identifier of a type of the scanned paper bill;

identifying [[a]]the type of the scanned paper bill ~~from the generated electronic image information~~ by comparing ~~optical character recognition (OCR) data generated from the electronic image~~ the at least one numeric identifier to a list of types stored in a memory;

extracting second OCR data from the electronic image information using a template corresponding to the identified bill type, wherein the template includes zone information for locating portions of the billing information;

~~extracting billing information from the electronic image information using an optical character recognition process and a template for the identified bill type, wherein the template includes zone information for locating portions of the billing information;~~

extracting billing information from the second OCR data;

validating the extracted billing information;

extracting an image of a payment remittance stub from the paper bill;

and

presenting the extracted billing information to the customer.

40.   (Previously Presented) The method of claim 39, wherein the type of bill is identified using numeric identifiers within the paper bill.

41.   (Previously Presented) The method of claim 39, further comprising:

       printing a physical check drawing funds from an account of the customer.

42.   (Previously Presented) The method of claim 41, further comprising printing a
stored scanned image of a remittance stub.

43.   (Currently Amended) A method of electronically presenting and paying paper
bills for a customer, comprising:

       receiving a paper bill at a location for the customer;

       identifying the contents of the paper bill;

       scanning the received paper bill to generate electronic image information;

       extracting first optical character recognition (OCR) data from the
electronic image information by treating the electronic image
information as a single zone;

       searching the first OCR data for at least one numeric identifier of a type
of the scanned paper bill;

       identifying [[a]]the type of the scanned paper bill ~~from the generated
electronic image information~~ by comparing ~~optical character
recognition (OCR) data generated from the electronic image~~ the at
least one numeric identifier to a list of types stored in a memory;

       extracting second OCR data from the electronic image information using
a template corresponding to the identified bill type, wherein the
template includes zone information for locating portions of the
billing information;

       ~~extracting billing information from the electronic image information using
an optical character recognition process and a predefined~~

~~template, wherein the predefined template corresponds to the identified type and contains zone information for locating billing information;~~

<u>extracting billing information from the second OCR data;</u>

validating the extracted billing information;

extracting an image of a payment remittance stub from the paper bill;

storing the extracted image of the payment remittance stub;

presenting the extracted billing information to the customer;

receiving a payment instruction from the customer;

printing a paper check drawing funds from an account of the customer in response to the received payment instruction; and

printing the stored scanned image of the remittance stub for the paper bill.

44. (Previously Presented) The method of claim 43, comprising automatically extracting the billing information.

45. (Previously Presented) The method of claim 44, wherein the extracting billing information comprises:

extracting billing information from zones that are pre-defined for the type of paper bill.

46. (Currently Amended) A system for electronically presenting and paying bills for a customer comprising:

a computer; and

a storage medium containing instructions which, when executed by the computer, perform a method comprising:

subscribing a customer to a bill presentment system for receiving electronic bills and paper bills for the customer;

notifying a plurality of billers that the customer has subscribed to the bill presentment system, the billers including electronic-based billers and paper-based billers;

receiving an electronic bill for the customer;

receiving a paper bill for the customer;

scanning the received paper bill to generate electronic image information;

extracting first optical character recognition (OCR) data from the electronic image information by treating the electronic image information as a single zone;

searching the first OCR data for at least one numeric identifier of a type of the scanned paper bill;

identifying [[a]]the type of the scanned paper bill from the generated electronic image information by comparing optical character recognition (OCR) data generated from the electronic image the at least one numeric identifier to a list of types stored in a memory;

extracting second OCR data from the electronic image information using a template corresponding to the identified bill type, wherein the template includes zone information for locating portions of the billing information;

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~~extracting billing information from the electronic image information using a template corresponding to the identified bill type, wherein the template includes zone information for locating portions of the billing information;~~

extracting billing information from the second OCR data;

validating the extracted billing information; and

transmitting to the customer information representing the electronic bill and the extracted billing information.

47. (Previously Presented) The system of claim 46, wherein the method further comprises:

receiving a payment instruction from the customer to pay a bill;

drafting a payment drawing funds from an account of the customer; and

sending the payment to a biller that originated the bill.

48. (Previously Presented) The system of claim 47, wherein the method further comprises printing a physical check drawing funds from the account.

49. (Previously Presented) The system of claim 48, wherein the method further comprises printing a stored scanned image of a remittance stub.

50. (Previously Presented) The system of claim 47, wherein the drafting comprises submitting an electronic payment.

51.   (Previously Presented) The system of claim 50, wherein the submitting comprises submitting an electronic payment using at least one of an automated clearing house network, a automated teller machine network, or a credit card network.

52.   (Previously Presented) The system of claim 46, wherein the method further comprises extracting billing information from the electronic image information using optical character recognition.

53.   (Previously Presented) The system of claim 46, wherein the method further comprises transmitting an electronic image of a paper bill upon receipt of a request from the customer.